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“IMPACT OF WORK LIFE BALANCE ON JOB SATISFACTION: A STUDY WITH REFERENCE TO BANK EMPLOYEES IN DAKSHINA KANNADA DISTRICT”

RESEARCH SCHOLAR

MRS. RASHMITHA R KOTIAN

DEPARTMENT OF PG STUDIES AND RESEARCH IN COMMERCE

MANGALORE UNIVERSITY

MANGALAGANGOTHRI

RESEARCH GUIDE

DR. Y. MUNIRAJU

PROFESSOR

DEPARTMENT OF PG STUDIES AND RESEARCH IN COMMERCE

MANGALORE UNIVERSITY

MANGALAGANGOTHRI

SYNOPSIS

"Balance in your life between work and your personal life is very important. Without balance, you eventually burnout negatively affecting your performance at work".

Byron & Catherine Pulsifer, from *What Are the Benefits to Me?*

1. Introduction

It is a reality that employees today are more concerned than ever with the challenge of balancing their work and family lives. No doubt, the cause for this concern is fuelled by such potent forces like globalization, technological advancements and onslaught of fierce competition. These forces have not only challenged the way organisations are functioning, but also redefined the work culture of most organisations including the so called government bodies. As a result, today's jobs are featured with unpredictable deadlines, long work hours, frequent touring, inadequate leaves, inadequate rest, domestic disturbance calls etc. The changing

paradigms of work coupled with rising expectations have forced most employees to focus more on the work to be done, forcibly relegating family interest next to the work. The pressing work demands have triggered a trade off, among employees, between two domains namely, work life and family life. The conflict between work and family demands may cause conflict between work roles and family roles, which is referred to as work and family conflict. As a result, balancing work and family responsibilities has become a concern as well as a serious challenge for many employees nowadays. The mounting work expectations and pressure at the work place is erasing the boundaries between work and personal life. Put it differently, today, even the home has become another office for most employees. The conventional fixed time frame of eight hours of work a day has, now, almost gone to the chapters of history. The work–related pressures and demands make the employees fully engrossed in the work beyond their routine time, depriving them from finding a quality time to spend with their near and dear ones. Just like how companies compete with their competitors in the corporate circle, the employees, today, face competition for their time. It is also true that, sometimes, family pressures of employees also come in the way of their professional life and spark conflict. Issues like caring for children, aged parents, strained marital or domestic relationship, financial problems and the like may also impinge with professional commitments and disturb the work-life balance.

From the preceding paragraphs, it is apparent that the dynamics of both personal and professional life, in most cases, bring about work-life imbalance. Sometimes, it appears like having a healthy private life and successful career are mutually exclusive. In this research work, a sincere attempt would be made to study the dynamics of 'work-life balance' with reference to bank employees working in selected Banks of Dakshina Kannada District. The bank employees have been chosen to pursue the study on the subject of 'work-life balance' because, the job of bank employees is extremely stressful and many have to stay away from their families and children during the year end or during the government initiatives like demonetization and so on, which would lead to stressful life and thereby contributing to family problems. Further, working for long hours and at odd hours is

not uncommon, which would make them difficult to balance work and family and to network with the community. As a matter of fact, work-life balance is a growing concern for most bank employees. An attempt would be made to examine the extent of work-life interference and enhancement, the triggers and effects of work-life conflict, impact of work-life on their job satisfaction and various initiatives and strategies used for striking balance between personal and professional life.

2.1 Work-Life Balance: The Conceptual Framework

Work-life balance has to do with proper prioritizing between work (career and ambition) and lifestyle (health, pleasure, leisure, family and spiritual development). The concept of work-life balance is based on the idea that paid work and private life should be seen less as opposite priorities and more as corresponding essentials of a full life. Researchers are now beginning to examine work-family enrichment which is also referred to as positive work-family spillover, work-family-enhancement, work-family balance and work-family facilitation (Grzywacz & Marks, 2000)[1]. It may be noted that in various literatures on the subject, myriad terms have been used to capture the topic, 'work-life balance'. They include work-family balance, work-life conflict, work-home conflict, work-family conflict, work-family tension, work-family accommodation, work-home interference, work-life interference, work-family interface, work-personal life integration, work-personal life harmonization, work-family enrichment, work-family enhancement etc.

However, viewed as being more inclusive, 'work-life balance' has become the dominant term used within both popular and research literature (Reece et al., 2009)[2]. In this research work, the term, 'work-life balance' which is original, long standing and easily understood has been used extensively. This section of the synopsis report reviews a few important definitions to understand the conceptual underpinnings of 'work-life balance'.

According to Clark (2000)[3], work-life balance is 'satisfaction and good functioning at work and at home, with a minimum of role conflict'

According to Greenhaus and Singh (2003)[4], 'the extent to which individuals are equally involved in- and equally satisfied with- their work role and family role'.

2.2 Work - Enrichment

Work-enrichment is defined as "the extent to which participation at work (or home) is made easier by virtue of the experiences, skills, and opportunities gained or developed at home (or work)" (Frone, 2003)[5].

Greenhaus and Powell (2006)[6] defined work-enrichment as "the extent to which experiences in one role improve the quality of life in the other role." *Work-family conflict and work-family enrichment are bidirectional constructs.* Therefore, individuals can experience work-to-family conflict and family-to-work conflict. Furthermore, individuals can also experience work-to-family enhancement or family-to-work enhancement.

To sum up, from the employee's viewpoint, work-life balance is an effective resolution of the dilemma of managing work obligations and personal or family responsibilities. From the employers' viewpoint, work-life balance poses the challenge of creating an organisational culture supportive of the family needs of the employees so that the employees can focus better on their jobs while at work (Buddhapriya S, 2009)[7].

2.3 Work-life Interference: Effects and Impact

It is a reality that employees today are more concerned than ever with the challenge of balancing their work and family lives. Moreover, today, the issue of 'work- life balance' ceases to be a gender specific. It is now emerged as a pervasive issue bothering all working men, women, spouses and singles. It could be possible that the gravity of the problem would be more with women and working mothers compared to others. Many studies have found women themselves admitting that many domestic factors make it difficult for them to advance to higher jobs (Punia, 2005)[8]. However, Pleck's (1977)[9] research suggests that family-to-work spill-over is

stronger for women and the work-to family spill-over is stronger for men.

Work-life imbalance usually arises out of a lack of adequate time and/or support to manage work commitments as well as personal and family responsibilities. Meeting competing demands of work and family is not only tiring but can be stressful and can lead to sickness and absenteeism. It inevitably affects productivity (Buddhapriya, 2009).

Frequent absence from important family events or routine family matters due to increasing demands at the workplace can also create friction in relationships. Spending more time at office can also come in the way of maintaining contacts and nurturing friendships.

2.4 Work-life Balance: Organisational Coping Strategies

Researchers argue that there is a need for organisations in the current business environment to adopt HR strategies and policies that accommodate the work/life needs of a diverse workforce and WLB strategies are a key element of this. As the negative consequences of stress and work-family conflict become increasingly apparent, organisational decision makers are turning toward "family-friendly" policies to reduce employee work-family stress (Youngcourt and Huffman, 2005)[10]. They are the formal organisational initiatives designed to prevent or reduce conflict between employees' work and personal lives. Work-life benefits can be classified into four categories:

a. Alternative work arrangements

b. Leave time policies

c. Childcare services; and

d. Mental health and wellness services.

Alternative work arrangements include the modification of daily start and stop times

i.e., flextime, compressed workweeks, part-time work, job-sharing and tele-commuting on a regular basis. Leave time policies include mandated maternity and paternity leave entitlements and informal arrangements for a few hours or days off with or without pay but available on an ad hoc basis. Childcare services include on-site childcare facilities, subsidisation of childcare costs, pre-tax credits for childcare assistance or information referral services for dependant care and resources. Mental health and wellness services include employee assistance programmes (EAPs), stress management workshops and seminars on family-related matters. Any organisation aiming to increase competitive advantage needs to develop an approach to HR and WLB strategies that cater for the diverse needs of the workforce.

2.5 Work-life Balance: Employee Coping Strategies

It is widely acclaimed fact that work-life balance is the responsibility of not only the organisations but also the individual employee. An employee by using the following strategies can endeavour to abate the tension between family and work life.

- Drawing an appropriate schedule for the day, week or the month for dividing time between work and family.
- Engaging in a hobby
- Utilising the permissible 'off's available at workplace as per the prevailing priorities between demands of profession and demands of mind, family and society.
- Ensuring that the family participates in all social occasions sponsored by the organisation where employees' families are invited to participate.
- Being in touch with family, even while working during the day through telephone, email etc.
- Avoiding carrying the loads of office work to home.
- Recognising the fact that qualitative output in work, even in short duration, is more important and effective than lapsing into longer time at workplace.
- Create at least one day in a week that is free of any job-related tasks and

chores. This time can be utilised to develop a hobby and relax.

- Learning to say 'NO' if anything comes in the way of one's work schedules.

2.6 Barriers to Work-life Balance Strategies

In the studies undertaken overseas several barriers have been identified as creating major difficulties for the development and implementation of WLB strategies. Barriers may be defined as obstacles or hindrances to the implementation and on-going effectiveness of WLB strategies. The extant literature has identified following barriers attributable to the organisational environment:

- An organisational culture which emphasises and rewards long hours and high organisational commitment (to the neglect of other life commitments);
- An isolated, hostile and unsupportive working environment for employees with life commitments external to the organisation;
- Attitudes and resistance of supervisors and middle management;
- Preference of senior management involved in recruiting to dealing with people perceived as similar to themselves (homo-sociability); and
- Lack of communication and education about WLB strategies.

2.7 Job Satisfaction

The concept of job satisfaction has been developed in many ways by many different researchers and practitioners. One of the most widely used definitions of job satisfaction is that "the pleasurable emotional state resulting from the appraisal of one's job as achieving or facilitating the achievement of one's job values" (Locke, 1969)[11]. All these variables like appreciation, communication, co-workers, fringe benefits, job conditions, nature of the work, organization, personal growth, policies and procedures, promotion opportunities, recognition, security, supervision affect job satisfaction. These factors can be categorized as organizational and personal.

One to have higher job satisfaction both the factors need to be favourable.

Job satisfaction is under the influence of many external factors, it remains something internal that has to do with the way how the employee feels. That is job satisfaction presents a set of factors that cause a feeling of satisfaction (Hoppock, 1935)[12].

Job satisfaction represents a combination of positive or negative feelings that workers have towards their work. Meanwhile, when a worker employed in a business organization, brings with it the needs, desires and experiences which determinates the expectations that he has dismissed. Job satisfaction represents the extent to which expectations are and match the real awards. Job satisfaction is closely linked to that individual's behaviour in the work place (Davis et al., 1985)[13].

Job satisfaction is a worker's sense of achievement and success on the job. It is generally perceived to be directly linked to productivity as well as to personal well-being. Job satisfaction implies doing a job one enjoys, doing it well and being rewarded for one's efforts. Job satisfaction further implies enthusiasm and happiness with one's work. Job satisfaction is the key ingredient that leads to recognition, income, promotion and the achievement of other goals that lead to a feeling of fulfillment (Kaliski,2007)[14].

Job satisfaction can be defined also as the extent to which a worker is content with the rewards he or she gets out of his or her job, particularly in terms of intrinsic motivation (Statt, 2004)[15]. The term job satisfaction refers to the attitude and feelings people have about their work. Positive and favorable attitudes towards the job indicate job satisfaction. Negative and unfavorable attitudes towards the job indicate job dissatisfaction (Armstrong, 2006)[16].

Job satisfaction can be considered one of the main factors when it comes to efficiency and effectiveness of business organizations. In fact the new managerial paradigm which insists that employees should be treated and considered primarily human beings that have their own wants, needs, personal desires is a very good indicator for the importance of job satisfaction in contemporary companies. When analyzing job satisfaction the logic is that a satisfied employee is a happy employee and a happy employee is a successful employees.

2.8 Work life Balance and Job Satisfaction

Interference between work and non-work responsibilities has a number of negative outcomes that have been well established in the literature. In terms of job attitudes, employees reporting high levels of both work-to-life and life-to-work conflict tend to exhibit lower levels of job satisfaction and organizational commitment. Behavioural outcomes of both directions of conflict include reduced work effort, reduced performance, and increased absenteeism and turnover (Greenhaus, Collins, Singh, & Parasuraman, 1999)[17]. Both work-to-life and life-to-work conflict have also been associated with increased stress and burnout cognitive difficulties such as staying awake, lack of concentration, and low alertness, and reduced levels of general health and energy. While the majority of work-life balance research focuses on employees' family responsibilities, there are also a number of studies that recognize commitments to friends and community groups, expanding the affected population to virtually all employees (Tausig & Fenwick, 2001)[18]. The implications for organizations are clear: work-life conflict can have negative repercussions for employee performance.

According to the business case as espoused by many firms and government bodies, these costs to organizations can be avoided by implementing programs to help employees manage their work-life conflict (Human Resources and Social Development Canada, 2006)[19]. This view proposes that work-life balance practices will assist employees in balancing their work and family demands, which can in turn lead to enhanced employee productivity and significant business improvements. By enabling employees to schedule their time in order to better balance competing demands from work and from home, and by helping employees to procure third-party assistance with care giving responsibilities, such practices are intended to reduce or eliminate levels of work-life conflict, and thereby augment employee performance and organizational effectiveness.

3. Review of Literature

In this section, an attempt has been made to highlight the significance of the subject

'work-life balance' with reproduction of important findings of some of the earlier studies conducted in different fields across the globe.

Brough, P. & O'Driscoll, M.P. (2010)[20] observed in one of the survey undertaken by Corporate Executive Board (CEB Research) covering more than 50000 global workers, that organizational interventions for balancing work and home demands fall into three main groups, initiatives addressing working time, collaborative action research focused on improving workplace equity and performance levels, and initiatives to embed work-life balance within organizational cultures. They concluded that next to compensation, work-life balance is the second most important driver of employee attraction and commitment. Thus organisations need to take initiative in addressing working time conflicts, improving workplace equity and thus contributing towards work life balance.

Atasi Mohanty and Lalatendu Kesari Jena (2016)[21] stated that flexible working options and other work-life initiatives become accepted and normal for everyone regardless of their gender, seniority within the organization or personal commitments. Thus, Work-life balance practices should be considered at par with other strategic HR interventions at future workplaces.

Branimir Sverko, Lidija Arambasic, Mirta Galesic (2002)[22] explored that work-life imbalance is due to long working hours that exists among employees in Croatia. A questionnaire assessing individual and contextual variables, time spent at work and in home activities, intensity of work-home conflicts, and subjective well-being was addressed to 517 respondents. The results showed that 75 percent of the respondents work more than 40 hours a week and 30 percent in excess of 48 hours per week. Hours spent at work and in home activities were not significantly related to subjective well-being, thus questioning the common assumption that more hours mean worse well-being. Work-home interference variables, in particular the work-to-home conflict, account for a major part of the well-being variance.

Kalyani Mohanty & Sasmita Mohanty (2014)[23] examined the key factors associated with work – life balance (WLB) and the employees perception towards it in Odisha, India. The study was conducted by selecting 100 professionals randomly from different Hotels in Bhubaneswar with the help of a structured questionnaire. After

analysing the data, it was found that pressure of multiple roles, quality of health and ever changing and abnormal working schedules are the major factors contributing to poor Work Life Balance in hotel industry in Odisha.

Thomas and Ganster (1995)[24] examined the direct and indirect effects of organizational policies and practices that are supportive of family responsibilities on work–family conflict and psychological, physical, and behavioral measures of strain. Survey data were gathered at 45 acute-care facilities from 398 health professionals who had children aged 16 years or younger. Supportive practices, especially flexible scheduling and supportive supervisors, had direct positive effects on employee perceptions of control over work and family matters. Controlled perceptions, in turn, were associated with lower levels of work–family conflict, job dissatisfaction, depression, and blood cholesterol. These results suggest that organizations can take steps that can increase employees' control over family responsibilities and this might help employees manage their conflicting demands of work and family life.

Ayesha Tabassum, Tasnuva Rahman and Kursia Jahan (2011)[25] carried out a comparative learning of the existing QWL between the employees of the local private and foreign commercial banks through quantitative survey on 50 local and 50 foreign bank's employees. The study revealed that a significant difference exists between the local private and foreign commercial bank's employees perception over QWL and in the following factors of QWL like adequate and fair compensation, work and total life space, opportunity to develop human capacities, flexible work schedule and job assignment, and employee relations. This study provides valuable implications for the banks that have growing interest in ensuring QWL for attracting and retaining quality human resources. The study revealed significant differences in overall QWL and the determinants of QWL i.e. compensation, work and life space, development of human capacities, safe & healthy working environment, flexibility in work schedule and job assignment, and employee relations. So they suggested that local private commercial banks should try to eliminate these differences to improve the overall QWL among the employees.

Rajesh K. Yadav and Nishant Dabhade (2014)[26] conducted a comparative study among the working women of some Govt. colleges and national institutes of Bhopal in education sector and nationalized banks of Bhopal in banking sector. Finding suggested that WLB can be achieved by the factors responsible for job satisfaction such as: supportive colleagues, supportive working conditions, mentally challenging work, equitable rewards and employee oriented policies etc.

Gururaja, Umesh Maiya, Elsa Sanatombi Devi, Anice George (2013)[27] conducted descriptive survey among 67 nursing faculty towards their perceptions and attitude towards quality of Work-Life. It showed that majority, 58 (86.57 %) experienced well balanced work-life, 9 (13.43 %) expressed moderately balanced work -life and none of them rated under poor work-life balance. Data regarding job satisfaction showed majority 35 (52.24 %) had moderate job satisfaction and 32 (47.76 %) had high job satisfaction. The correlation between work life balance and job satisfaction showed positive correlation (r = 0.77) which can be inferred saying that high quality of work life balance will improve job satisfaction and vice versa. This study has concluded that the work-life balance and job satisfaction are directly linked. Satisfaction in one's own area of work can lead to a satisfying career.

Sakthivel Rania, Kamalanabhanb & Selvarania (2011)[28] analyzed the relationship between employee satisfaction and work/life balance. The construct used for this research consists of career opportunity, recognition, work tasks, payments, benefits, superior subordinate relationship, employee satisfaction, and work/life balance. This study made a contribution to join two distinct research streams, namely employee satisfaction, and work/life balance. Findings suggested that high correlation exists between work task and employee satisfaction with a mediator variable namely work-life balance.

R. Ganapathi(2016)[29] conducted a study covering work-life balance of women employees of private banking sectors. The findings of this study showed that work life balance policies, work load, organizational support and financial support are determinants of work life balance of women employees in new private sector banks.

The results indicated that there is significant difference between socio-economic status of women employees and determinants of work life balance in new private sector banks. The results also implied that work life balance policies, organizational support, financial support and work load are significantly and positively influencing the job satisfaction of women employees in new private sector banks. The new private sector banks should offer work-family support programmes namely child care support and flexi working timings to reduce employee's stress and facilitate to manage family and work effectively.

Anuradha and Mrinalini Pandey (2016)[30] carried out a study which covered work-life balance of women doctors of private hospitals of Jharkhand. This study aimed to understand the impact of work-life balance on job satisfaction. Regression analysis and ANOVA Test have been used to test the relationship between the variables. The study found that work-life balance has positive impact on job satisfaction.

T.S. Santhi and K. Sundar(2012)[31] study explored the aspects like to measure the level of satisfaction as perceived by the women-respondent employees on the varied determinants of work life balance, to identify the major factors that influence the work life balance among various categories of women employees in I.T. Industry and to measure the overall work life balance of women employees irrespective of cadres. In this study, 350 I.T women employees through a structured questionnaire were surveyed. The findings showed that 55% women employees were highly satisfied with the current work-life balance initiatives, and rest of 45% employees was moderately satisfied and dissatisfied. Thus it becomes very important for the management of IT industry to find out the reason of dissatisfaction and know the policies which need to be implemented.

Sahana Maiya and M.M. Bagali (2014)[32] provided a deep insight into work-life balance of working mothers in Public and Private sector. An experimental survey of equal number of that is 55 respondents from Public and Private sector employees were carried out. Both the sectors were evaluated on 6 sub scales viz: personal factors, balancing factors, organizational support, motivational factors, career

advancement and psychological factors. The results revealed the picture of difficulties faced in balancing the work demand and the life (family) responsibility. There was high correlation between the difficulties faced and the balancing act to be performed. The significant results reflected in the areas of career advancement factors, organizational support and Psychological factors. The study defined certain specific HRM interventions for better work-life balance, per se.

Mwangi Lucy Wambui, Boinett Caroline Cherotich, Tumwet Emily & Bowen Dave (2017)[33]. Conducted a study at Kabarak University which is private Chartered University in Nakuru County. Primary data was gathered through structured questionnaires. The target population of the study was 244 from which a sample size of 70 was determined. The study revealed that work family priorities conflict affected the performance of employees. The study, therefore, concluded that work life balance is an important aspect of work and family which should be embraced to improve employees' performance. The study, therefore, recommended that organization should come up with ways of balancing what employees do in their jobs and how they cater for their family needs to reduce the imbalance and thus improve their performance.

Vishwa Nath Maurya, Chandra K. Jaggi, Bijay Singh, Charanjeet Singh Arneja, Avadhesh Kumar Maurya, Diwinder Kaur Arora (2015)[34] conducted study on Empirical analysis of work life balance policies and its impact on employee's job satisfaction and performance. The aim of the research was to analyze the relationship between work life balance policies and employee job satisfaction. Questionnaire was filled by 240 respondents who were used for the survey. The findings of this study emphasized that each of the work life balance policies on its own is a predictor of job satisfaction.

Dr. Orogbu Lilian Obiageli, Dr. Onyeizugbe Chinedu Uzochukwu & Chukwuemeke Deborah Ngozi (2015)[35] examined work life balance and employee performance in selected commercial banks in Lagos state. The research adopted a descriptive survey research design, the population of the study is 759 and the sample size is

262 using Taro Yamane's formula. It was discovered that there is a significant positive relationship between leave policy and service delivery. The findings revealed that leave policy motivated employee ability to deliver services efficiently and effectively, in conclusion work life balance practice is an important factor in increasing employee performance. The researchers recommended that managers of these commercial banks should prioritize creating different work life balance incentives that will improve employee performance.

Fapohunda and Tinuke. M (2014)[36] paper studied the result of work life balance (WLB) on employee productivity and how Nigerian workers handle the inauspicious working situations and coordinate their work and family lives. The paper posits that work-life balance options should be fashioned to facilitate employees balancing their work and personal lives. The aim of the study was to explore the connection between work life balance and organization productivity and whether work life balance practice possibly decreases employee turnover and absenteeism. 200 respondents in the banking industry were used for the survey. A structured questionnaire was used to collect data. The finding of the study was that there is a positive relationship between work life balance practice and employee turnover. It also found out that management support was not satisfactory.

Tharsiny, M.T and Sareena Umma M.A.G(2015)[37] in the study aimed to identify the relationship between work life balance and employees' work performance with special reference to insurance companies in Kilinochchi District. The result suggested that there is a positive relationship between work life balance and employees, work performance. The result of correlation analysis between the work life balance and employees work performance indicated that there is a strong positive correlation between work life balance and employees work performance with the r value of 0.538. According to the simple regression analysis, when the work life balance increases the employees' work performance also increases in the insurance companies. Further, when the organization considers the improvement in the work life balance, it will lead to maintain high level employees, work performance

in the insurance companies.

Kossek and Ozeki (1998)[38] examined the relationship among work–family conflict, policies, and job and life satisfaction. The results showed that regardless of the type of measure used (bidirectional work–family conflict, work to family, family to work), a consistent negative relationship exists among all forms of work–family conflict and job–life satisfaction. This relationship was slightly less strong for family to work conflict.

Bushra Arif and Yasir Aftab Farooqi (2014)[39] explored the impact of work life balance on job satisfaction and organizational commitment among teaching employees of university of Gujarat. A sample of 171 employees gathered through stratified random sampling which has been provided the basis for analysis. The correlation result showed that significant positive relationship exists between work life balance and job satisfaction of university teachers. The Pearson correlation results also indicate that there is positive relationship exists between work life balance and organizational commitment of university teachers.

Jarrod M. Haar, Marcello Russo, Albert Sune, Ariane Ollier-Malaterre (2014)[40] investigated the effects of work–life balance (WLB) on several individual outcomes across cultures. Using a sample of 1416 employees from seven distinct populations – Malaysian, Chinese, New Zealand Maori, New Zealand European, Spanish, French, and Italian – SEM analysis showed that Work Life Balance was positively related to job and life satisfaction and negatively related to anxiety and depression across the seven cultures. High levels of Work Life Balance were more positively associated with job and life satisfaction for individuals in individualistic cultures, compared with individuals in collectivistic cultures. High levels of Work Life Balance were more positively associated with job and life satisfaction and more negatively associated with anxiety for individuals in gender egalitarian cultures.

Nidhi Aggarwal (2015)[42] conducted a study on working atmosphere of public sector banks specifically for women employees and what is the opinion of women about

the ideas and policies of banks and effects of those ideas on their lives. Chi square test was applied in this paper to check the authenticity of data given by the respondents. The focus of research was on working women in banks with special reference to State Bank of India, Patiala city (Punjab). It was found that most of the women employees enjoy the job and feel relaxed at their work place. This might be the reason for the growth of women employees at the working place in banking sector.

D.S.R. Adikaram (2016) [43], analyzed the impact of work life balance on employee job satisfaction in private sector commercial banks of Sri Lanka. The data is collected keeping in consideration of demographic factors and factors affect for job satisfaction. Factors involved are job satisfaction and work life balance with respect to Working hours, Working conditions, work life balance programs, employee intention to change of job and work pressure. 150 questionnaires were distributed among the employees of different commercial banks. The data was analyzed using SPSS, tests applied was correlation and regression. The findings suggested that work life balance has a significant impact on employee job satisfaction in private sector commercial banks of Sri Lanka. This research was beneficial for the private sector commercial banks to improve their policies, benefits programs and work distribution and in making job changes inside the organisation.

Lalita Kumari (2012) [44] examined employee's perception on work life balance policies and practices in the public sector banks. Quota sampling method was followed. Survey was conducted and data was analyzed on the basis of responses provided by 350 respondents. Data was analysed with the help of factor analysis, descriptive statistics, mean, t-test and Karl Pearson's correlation. The findings of the study emphasized that each of the WLB factors on its own is a salient predictor of job satisfaction and there is a significant gap among the female and male respondents with job satisfaction various factors of WLB. The positive correlation indicated that job satisfaction is an important indicator of WLB.

Noor Amalina Bt Bani Hasan and Lee Su (2017)[45] examined the relationship between work-life balance and job satisfaction among working adults in Malaysia with gender and race as moderators. Survey was conducted and data was analysed on the basis of responses provided by 120 respondents. Reliability, one-way analysis of covariance (ANCOVA), t-test and one-way analysis of variance (ANOVA) were tested in this study. The findings of the study stated that the relationship between work-life balance and job satisfaction is significant. However, contrary to many beliefs, gender and race do not moderate the relationship between work-life balance and job satisfaction. Nevertheless, this study highlighted the importance of implementing work-life balance policies and practices in organisations for higher job satisfaction.

Arunika and Hemantha Kumar (2012)[46] investigated work life balance affects on job satisfaction among non executives in public banking sector in Colombo district. The data was collected from 224 respondents in public banks in Colombo by administrating a structured questionnaire, which consisted of 36 statements with 5 point Likert scale. The data analysis included the univariate, bivariate and multivariate analysis. The results of the study emphasized that there was a negative relation of work life balance with job satisfaction and 78.9% of job satisfaction was explained by work life balance (sig-0.000). Except job autonomy, work to family interference, family to work interference, work stress, life stress and work load were negatively correlated with job satisfaction. 82.7% of job satisfaction was explained by the total variables of work life balance of the model according to multiple regression analysis. It was concluded that there was negative relationship between work life balance and job satisfaction of the non executives in the public banking sector in Colombo district.

Komal Saeed and Yasir Aftab Farooqi (2017) [47] investigated the relationship between work life balance, job stress and job satisfaction among university teaches. The study had been undertaken among teachers of university with reference to city of Gujrat. A sample comprised of 171 teachers had been chosen from Hafiz Hayat Campus of University of Gujrat. Random Sampling method had been used as sampling technique for the study. Questionnaire was the tool used for collecting

data for the research. Data was analyzed through Statistical Package for Social Sciences (SPSS). Descriptive Statistics, Correlation and Regression analysis was applied to draw the results of the study. The findings of the study indicated that there is insignificant relationship between job stress and job satisfaction which prove.

Sobia Shujat ,Farooq-E-Azam Cheema ,Faryal Bhutto(2011) [48] analyzed the impact of work life balance on employee job satisfaction in private banking sector of Karachi. The data were collected keeping in consideration features such as gender, age, managerial position and tenure of job. Factors involved were job satisfaction and work life balance with respect to flexible working conditions, work life balance programs, employee intention to change/leave job, work pressure/stress and long working hours. A total of 300 questionnaires were distributed out of which 273 were returned back after filling. The selected method for sampling in this research was snowball sampling. Data were collected using both primary and secondary sources. Primary data were collected through questionnaires. The data was analyzed using SPSS, test applied was correlation. The findings suggested that work life balance has very less impact on employee job satisfaction in private commercial banking sector of Karachi. The reason of such results may be due to the uncertain conditions, high inflation and unemployment rate in Pakistan.

Mohamed Uwais Fathima Rifadha & Y.M.S.W.V. Sangarandeniya (2015) [49] identified the Impact of Work Life Balance on Job Satisfaction of the managerial level employees of People's Bank,(Head office) Sri Lanka. Stratified random sampling method was followed. The final results showed that there is a significant positive Impact of Work Life Balance on Job Satisfaction of managerial level employees. And Level of Work Life Balance and Job Satisfaction were low among the managerial level employees. However female employees are satisfied higher than male managers.

Parul Agarwal (2017)[50] examined the work life balance issues among Indian call centre employees. A sample of 200 employees was taken from 10 call centers in

Delhi and NCR. Primary data was collected through questionnaire survey and analyzed with the help of various statistical tools such as Z-test and Independent T test.

Poonam Sharma, Dr. Purshottam Dayal (2015)[51] examined stress of work life balance is seen in every corner of the world. Stress management and work life balance for women employees are highly desirable and if there is no job satisfaction and regularity in life. it create a problem for working women. It has changed throughout the world due to economic conditions and social demands. Stability requires professional and personal work, so that it reduces friction between official and domestic life. Some factor affect to the work life balance such as encouraging social groups, accommodating working conditions, mentally challenging work, impartial rewards and productivity, employee oriented policies.

J. Sudha, & P. Karthikeyan(2014)[52] revealed the overview of the various challenges and issues faced by Women employees to achieve WLB. The sources referred in this paper include various journals, reports, internet sites etc. and the details has been given in the reference section.

4. Research Gap

From the review of literature, it is highly apparent that most studies on 'work-life' are conducted in the overseas countries. It is also explicit that research evidence is limited in India especially on impact of work- life balance on job satisfaction of bank employees. barring a few studies conducted in the IT sector. Therefore, the area of 'work-life balance' appears to be a fertile area for research in India. Moreover, there are no evidences available on any research conducted in Dakshina Kannada on the subject of 'impact of work-life balance on job satisfaction among bank employees'. Given this backdrop, an attempt has been made to conduct a study on impact of work life balance on job satisfaction among bank employees in this district and examine the issues and explore the challenges before them in their quest for striking work-life balance and attaining job satisfaction.

5. Statement of Research Problem

“Balance” between work and home lives is much sought after but rarely claimed state of being (Kreiner et al., 2009). Perhaps this problem is more pronounced in the case of bank personnel. Many studies have shown that the job of bankers is an extremely stressful one. Many researchers have suggested as per their study that bank job is a uniquely stress occupation group. The highly paradoxical nature of the banking sector job is that it makes like tightrope walking and deserves a closer scrutiny than is accorded to so far. Bank employees are often involved in dealing with huge amount of cash, customers and changes in the government policies, outdated laws and collapse of other agencies. The entire life of banking personnel is full of tension and stress. The policies and procedures of banking sector have been known to cause discontent and dissatisfaction among bank employees along with frequent transfers, delayed promotions, and departmental enquires. Most of the researchers have pointed out that banking sector in India remained overburdened with work and have to stay away from their families and children for long periods especially during year end , which often lead to family problems and disputes. The competing demands, which arise between work and personal roles, often result in conflict for employees. (Edwards & Rothbard, 2000; Kreiner, 2006; Parasuraman & Greenhaus, 2002; Rice, Frone, & McFarlin, 1992) This work-family conflict has been linked with such undesirable outcomes as stress, turnover, absenteeism, burnout, and dissatisfaction with job, family and life.

The above findings provide a testimony to the claim that the subject of ‘work-life balance’ is increasingly becoming a hot topic in the work and family circles. The phrase, ‘work-life balance’ reportedly owes its origin to Working Women’s Association in the UK dating back to 1970s but got popularised from mid-1980s in the US. However, it is not easy to find many references of work life balance policies and issues in India (Mohanty, 2008). This is not to discount their existence in the country, but it does indicate its relative unimportance as a strategic business issue in the country. The IT industry, probably, the first mover in terms of introducing work-life balances policies (Mohanty, 2008). Thus an attempt has been made to study the

impact of work life balance on job satisfaction among Bank employees.

6. Research Questions:

- Is there any family and work interference in work enrichment among female and male bank employees?
- Is there any relationship between work-life balance and job satisfaction in banking sector?
- Whether there is impact of work pressure and pressing family commitments on the job performance and level job satisfaction among female and male bank employees?
- Is there difference in work – life balance among male and female employees?
- Whether the banks take up initiatives to strike balance between work and family life interference of the employees.

7. Research Objectives

- To understand and explore the extent of family and work interference on performance and job satisfaction of female and male bank employees.
- To examine the perceived factors contributing to the family and work interference and enrichment among the female and male bank employees.
- To understand the impact of work pressure and pressing family commitments on the job performance and level of job satisfaction among the female and male bank employees.
- To do a comparative study of challenges faced by male and female bank employees.
- To explore the initiatives undertaken by the banks to strike balance between work and family life interference of the employees.
- To suggest measures to improve work life balance among male and female bank employees.

8. Research Hypotheses

- Ho_1: There is significant relationship between work- life balance and job satisfaction
- Ho_2: Male and Female significantly differ in work- life balance and the level of job satisfaction.
- Ho_3: There is significant difference in challenges faced by male and female employees in work- life balance.
- Ho_4 : There is direct relationship between work pressure and family commitments and the job performance and level of satisfaction.

9. Research Methodology:

Sample Characteristics

The Bank employees of Dakshina Kannada district regardless of their age, sex, and religion would be included in the sample.

Sample Size

500 samples would be selected from the population under study.

Sampling Procedure

Stratified random sampling will be used for data collection.

Type of Study

Both exploratory and descriptive methods of research would be used to approach the research problem on hand

Sources of Data Collection

Both primary and secondary data will be used for the purpose of the study.

The primary data will be collected by using well structured questionnaire. A pilot study would also be conducted to test content validity, construct validity and criterion validity of the questionnaire before it is administered to the sample units. The sample bank employees' would be approached personally during their working hours to gather necessary data.

The secondary data will be collected from sources like journals, reports, periodicals and relevant websites.

Statistical Methods

In this work, attempt would be made to use both descriptive and inferential statistical methods to test the hypotheses and analyze the data to strengthen the accuracy and validity of the findings.

10. Scope of the Study

The study is confined only to Dakshina Kannada District and revolves around vital aspects of work-life balance issues like impact of family on work-life and vice versa, family friendly initiatives provided by the government, it's utility to the banking personnel and overall impact of work and family life on work efficiency of bank employees.

11. Limitations of the Study

- The area of study is confined to select banks of Dakshina Kannada district.
- The results of the study are bound to suffer from the demerits of sampling design, human bias and prejudices.

12. Chapter Scheme

A brief outline of the content of the chapters to be included in the thesis is presented below:

Chapter-I: The first chapter would be the introduction to the research work.
Chapter-II: This chapter would provide the review of pertinent literature and research questions on the subject work-life balance and job satisfaction among bank employees.
Chapter-III: This chapter would outline various aspects of research design and

methodology used for the purpose of study.

Chapter-IV: This chapter would bring out the issues and challenges in achieving work-life balance and job satisfaction among Bank employees

Chapter-V: This chapter would cover some of the widely used work-life balance programs and its impact on public sector Banks in Dakshina Kannada district.

Chapter VI: This chapter would discuss the Organisational Structure of Banking sector in Karnataka and the profile of Dakshina Kannada district where the survey would be undertaken

Chapter VII: This chapter would bring out the result and analysis of the survey undertaken.

Chapter-VIII: The last chapter would incorporate the findings, suggestions and conclusion on the study conducted.

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